



Spring CD/IRA Special!

13 Months

4.85% APY

Minimum Deposit to open \$10,000.00

Annual Percentage Rate 4.75% with an Annual Percentage Yield of 4.85%

Interest will be compounded and credited monthly. Upon maturity, this CD will renew for 12 months at the current 12 mo. CD rate offered by Bank for new certificates with the same terms and conditions. The Bank will impose a penalty of 180 days of interest for withdrawal of principal prior to the maturity date. The penalty may reduce principal.

Member
FDIC